

*2007 Long-Term Care Rate Guide*  
*Premium Rate Increase History Section*  
*Company Explanation Section*

**CONTINENTAL CASUALTY COMPANY**

<i><b>Policy Form</b></i>	<i><b>Explanation</b></i>
P1-15203-Series	This Nursing Home and Home Care policy was sold from 1991 to 1996. We implemented a 15% rate increase for the entire policy form starting in 2001. Claims costs were higher than anticipated.
P1-15203-Series	This Nursing Home and Home Care policy was sold from 1991 to 1996. We implemented a 40% rate increase for the entire policy form starting in July, 2003. Persistency was higher than anticipated and, to a lesser extent, claims costs were higher than anticipated.
P1-16356-Series	This Nursing Home and Home Care policy was sold from 1991 to 1996. We implemented a 40% rate increase for the entire policy form starting in July, 2003. Persistency was higher than anticipated and, to a lesser extent, claims costs were higher than anticipated.
P1-16356-Series	This Nursing Home and Home Care policy was sold from 1991 to 1996. We implemented a 15% rate increase for the entire policy form starting in 2001. Claims costs were higher than anticipated.
P1-16928-Series	This Nursing Home and Home Care policy was sold from 1991 to 1996. We implemented a 40% rate increase for the entire policy form starting in July, 2003. Persistency was higher than anticipated and, to a lesser extent, claims costs were higher than anticipated.
P1-16928-Series	This Nursing Home and Home Care policy was sold from 1991 to 1996. We implemented a 15% rate increase for the entire policy form starting in 2001. Claims costs were higher than anticipated.
P1-16944-Series	This Nursing Home and Home Care policy was sold from 1991 to 1996. We implemented a 40% rate increase for the entire policy form starting in July, 2003. Persistency was higher than anticipated and, to a lesser extent, claims costs were higher than anticipated.
P1-16944-Series	This Nursing Home and Home Care policy was sold from 1991 to 1996. We implemented a 15% rate increase for the entire policy form starting in 2001. Claims costs were higher than anticipated.
P1-17931-Series	This Nursing Home and Home Care policy was generally sold from 1992 to 1998. We implemented a 40% rate increase for the entire policy form starting in July, 2003. Persistency was higher than anticipated and, to a lesser extent, claims costs were higher than anticipated.
P1-18215-Series	This Nursing Home and Home Care policy was sold from 1993 to 1999. We implemented a 50% rate increase for the entire policy form starting in July, 2003. Persistency was higher than anticipated and, to a lesser extent, claims costs were higher than anticipated.
P1-18220-Series	This Nursing Home and Home Care policy was sold from 1993 to 1999. We implemented a 50% rate increase for the entire policy form starting in July, 2003. Persistency was higher than anticipated and, to a lesser extent, claims costs were higher than anticipated.

P1-18584-Series	This Nursing Home and Home Care policy was sold from 1993 to 1999. We implemented a 50% rate increase for the entire policy form starting in July, 2003. Persistency was higher than anticipated and, to a lesser extent, claims costs were higher than anticipated.
P1-18585-Series	This Nursing Home and Home Care policy was sold from 1993 to 1999. We implemented a 50% rate increase for the entire policy form starting in July, 2003. Persistency was higher than anticipated and, to a lesser extent, claims costs were higher than anticipated.
P1-18876-Series	This Nursing Home and Home Care policy was sold from 1993 to 1999. We implemented a 50% rate increase for the entire policy form starting in July, 2003. Persistency was higher than anticipated and, to a lesser extent, claims costs were higher than anticipated.
P1-18878-Series	This Nursing Home and Home Care policy was sold from 1993 to 1999. We implemented a 50% rate increase for the entire policy form starting in July, 2003. Persistency was higher than anticipated and, to a lesser extent, claims costs were higher than anticipated.
P1-21295/21300-Series	This Nursing Home and Home Care policy was generally sold from 1994 to 1999. We implemented a 50% rate increase for the entire policy form starting in July, 2003. Persistency was higher than anticipated and, to a lesser extent, claims costs were higher than anticipated.
P1-21305-Series	This Nursing Home policy was generally sold from 1994 to 1999. We implemented a 50% rate increase for the entire policy form starting in July, 2003. Persistency was higher than anticipated and, to a lesser extent, claims costs were higher than anticipated.
P1-21925-Series	This Nursing Home policy was generally sold from 1994 to 1999. We implemented a 50% rate increase for the entire policy form starting in July, 2003. Persistency was higher than anticipated and, to a lesser extent, claims costs were higher than anticipated.
P1-22435/6-Series	This Nursing Home and Home Care policy was generally sold from 1994 to 1999. We implemented a 50% rate increase for the entire policy form starting in July, 2003. Persistency was higher than anticipated and, to a lesser extent, claims costs were higher than anticipated.
P1-43524-Series	This Home Health Care policy was sold from 1988 to 1993. We implemented a 15% rate increase starting in 1995. Claims costs were higher than anticipated.
P1-59433-3 Day	This is a 15% rate increase applied only to the policies under P1-59433-Series that have 3-Prior Hospitalization requirement.
P1-59433-3 Day	This is a 15% rate increase applied only to the policies under P1-59433-Series that have 3-Prior Hospitalization requirement.
P1-59433-3 Day	This is a 15% rate increase applied only to the policies under P1-59433-Series that have 3-Prior Hospitalization requirement.
P1-59433-3 Day	This Nursing Home and Home Care policy, which required 3-Day Prior Hospitalization, was sold from 1988 to 1991. We implemented a 15% rate increase for this block starting in 1995. Claims costs were higher than anticipated.

P1-59433-3 Day	This is a 15% rate increase applied only to the policies under P1-59433-Series that have 3-Prior Hospitalization requirement.
P1-59433-Series	This Nursing Home and Home Care policy was sold from 1988 to 1993. We implemented a 15% rate increase for the entire policy form starting in 1998. Claims costs were higher than anticipated.
P1-59433-Series	This Nursing Home and Home Care policy was sold from 1988 to 1993. We implemented a 15% rate increase for the entire policy form starting in 2001. Claims costs were higher than anticipated.
P1-59433-Series	This Nursing Home and Home Care policy was sold from 1988 to 1993. We implemented a 30% rate increase for the entire policy form starting in July, 2003. Persistency was higher than anticipated and, to a lesser extent, claims costs were higher than anticipated.
P1-59806-Series	This Nursing Home and Home Care policy was sold from 1989 to 1992. We implemented a 30% rate increase for the entire policy form starting in July, 2003. Persistency was higher than anticipated and, to a lesser extent, claims costs were higher than anticipated.
P1-59806-Series	This Nursing Home and Home Care policy was sold from 1989 to 1992. We implemented a 15% rate increase for the entire policy form starting in 1998. Claims costs were higher than anticipated.
P1-N0022/3-Series	This Nursing Home and Home Care policy was sold from 1997 to 2003. We filed a 35% rate increase for the entire policy form starting in July, 2004. Persistency was higher than anticipated and, to a lesser extent, claims costs were higher than anticipated.
P1-N0026/7-Series	This Nursing Home and Home Care policy was sold from 1997 to 2003. We filed a 35% rate increase for the entire policy form starting in July, 2004. Persistency was higher than anticipated and, to a lesser extent, claims costs were higher than anticipated.
P1-N0030/1-Series	This Nursing Home policy was sold from 1997 to 2003. We filed a 35% rate increase for the entire policy form starting in July, 2004. Persistency was higher than anticipated and, to a lesser extent, claims costs were higher than anticipated.
P1-N0034/5-Series	This Nursing Home and Home Care policy was sold from 1997 to 2000. We filed a 35% rate increase for the entire policy form starting in July, 2004. Persistency was higher than anticipated and, to a lesser extent, claims costs were higher than anticipated.